



Disability Income Insurance Product Portfolio for California

Fully underwritten products

Protect your clients' greatest asset...
their ability to generate an income

Product comparison

	Target Market	Policy Design	Occupational Classes	Elimination Periods
Radius Choice	Individual disability income insurance for professionals, business owners (large or small) or corporate executives purchasing coverage on an individual, employer-endorsed or employer-pay basis. Target incomes are \$50,000 and greater.	Non-cancelable to age 65, conditionally renewable from age 65 to 75. Participating contract. Dividends are not guaranteed.	5A/3, 5A, 5P/1, 5P, 4A/2, 4A/1, 4A, 4P, 3A, 3P/2, 3P, 2A, and A	60, 90, 180 and 365 days
RetireGuard® Stand Alone	Disability income insurance for professionals, business owners, (large or small), or corporate executives purchasing coverage on an individual, employer-endorsed, or employer-pay basis to insure an amount equal to both employee and employer contributions that would have been made to a defined contribution retirement plan if the employee had not become totally disabled. ¹	Non-cancelable to age 65. Participating contract. Dividends are not guaranteed. RetireGuard is issued as an endorsement on a Radius Choice policy.	Refer to Occupational Classes for Radius Choice	180 or 365 days
Business Overhead Expense (BOE-06 and SBOE-06 series)	Disability income insurance for professional and nonprofessional small business owners to reimburse the business owner for overhead expenses in the event that he/she is disabled and cannot pay the covered overhead expenses of his/her business because of a decrease in income due to disability.	Non-cancellable to age 65 with level premiums. Conditionally continuable after age 65. Participating contract. Dividends are not guaranteed.	BOE06: 5A, 4A, 4P, 3P and select 3A SBOE06: 3A, 2A	30, 60, or 90 days

¹ RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly to a trust, not into an employer sponsored retirement plan. Trust assets may be tax-deferred depending on the investment option(s) chosen. Trust services are provided by MassMutual Private Wealth & Trust, FSB.

This is a brief description of some of the main features of our policies. It is not the policy. Only the terms of the policy control.

Product comparison

	Benefit Periods	Issue Ages	Total Disability
Radius Choice	2 years, 5 years, 10 years, To age 65, To age 67, To age 70	18 – 60	As a result of Sickness or Injury, the Insured is not able to perform with reasonable continuity the Substantial and Material Acts necessary to perform his/her Usual Occupation in the usual and customary way and the Insured chooses not to work at any occupation.
RetireGuard® Stand Alone	10 Year, To age 65, To age 67	18 – 60	During the Elimination Period and for the first 24 months of disability payments, Total Disability means that as a result of Sickness or Injury the Insured is not able to perform with reasonable continuity the Substantial and Material Acts necessary to pursue his/her Usual Occupation in the usual and customary way; thereafter, Total Disability means that as a result of Sickness or Injury the Insured is not able to engage with reasonable continuity in any occupation in which he/she could reasonably be expected to perform satisfactorily in light of his/her age, education, training, experience, station in life and physical and mental capacity.
Business Overhead Expense (BOE-06 and SBOE-06 series)	12, 18 or 24 months	18 – 60	As a result of Sickness or Injury, the Insured is unable to perform with reasonable continuity the Substantial and Material Acts necessary to pursue his/her Usual Occupation in the usual or customary way.

Product comparison

	Partial & Recovery Benefits	Discounts ²	Premiums ²
Radius Choice	The Extended Partial Disability Benefits Rider is required for all Radius Choice policies and provides partial disability benefits. The Insured is Partially Disabled if he/she is not Totally Disabled and that while actually working in his/her Usual Occupation or another occupation, as a result of Sickness or Injury he/she is unable to earn more than 85% of his/her Pre-Disability Income. A recovery benefit payable to the maximum benefit period is included in this rider.	5% 1st year Life/DI cross-sell 10% Spousal discount 10% Association discount, 3+ lives Employer Paid, 3+ Lives³: 25% Multi-life discount Non-Employer Paid, 3+ Lives⁴: 20% Multi-life discount	Individual: Sex Distinct Association: Sex Distinct Multi-Life Employer Group: • Employer Endorsed: Unisex • Non-Employer Endorsed: Sex Distinct Rates are level premium or graded premium (maximum issue age 35) Nicotine use surcharge – 35%. Surcharge for individual sales – 25% for 5A occ class, 30% all other occ classes. Association and Multi-life sales surcharge – 30%.
RetireGuard® Stand Alone	N/A	Refer to the Discounts section for Radius Choice.	Refer to the Premiums section for Radius Choice.
Business Overhead Expense (BOE-06 and SBOE-06 series)	Partial disability benefits are included in the BOE 06 only and not included in the SBOE 06. The Insured is Partially Disabled if he/she: is suffering from a current Disability; is working at his/her Usual Occupation; can do some, but not all of the duties of his/her Usual Occupation; or can work at his/ her Usual Occupation no more than 3/4 the hours worked before becoming Disabled.	5% first year cross-sell discount, 10% multi-life discount (for 3-29 lives), one discount allowed per policy.	Unisex rates. Level premiums only. Nicotine use surcharge – 20%. California surcharge – 10%.

² Discounts (except for Life/DI cross-sell and spousal discount) are subject to home office approval. Unisex rates for Employer-Endorsed Groups are subject to home office approval. Refer to the Multi-Life Group Discount Guidelines for more information.

³ 25% discount for all Employer Paid General Dentists, Dentists with Advanced Degrees, Dental Specialists, and Dental Specialty/Advanced Degree Residents.

⁴ 20% discount for all Non-Employer Paid General Dentists, Dentists with Advanced Degrees, Dental Specialists, and Dental Specialty/Advanced Degree Residents.

Product comparison

	Riders ⁵ (Maximum issue age varies by rider)	Key Features
Radius Choice	<ul style="list-style-type: none"> • Extended Partial Disability Benefits Rider (EPR). This rider is required on all policies. • Automatic Benefit Increase Rider (ABI) • Benefit Increase Rider (BIR) • Catastrophic Disability Benefit Rider (CAT) • Cost of Living Rider (COLA) • Future Insurability Option Rider (FIO) • Group Supplement Rider (GSR) • Own Occupation Rider • RetireGuard Rider (RGR)⁶ • Short Term Disability Benefits Rider (STR) • Social Insurance Rider (SIR) • Student Loan Rider (SLR) 	<ul style="list-style-type: none"> • Group Supplement Rider (GSR) — a partial disability return-to-work benefit that supplements Group LTD. • Can be used to fund a Qualified Sick Pay Plan. • Retirement protection through RetireGuard Rider⁶.
RetireGuard® Stand Alone	<p>Cost of Living Adjustment Rider (COLA)</p> <p>Future Insurability Option Rider (FIO)</p>	<ul style="list-style-type: none"> • Total disability is required. • Protects an amount equal to both employee contributions AND employer match contributions to a retirement savings plan in the event of total disability (subject to current IRS limits). • RetireGuard is also available as a rider on a Radius Choice policy. <p>Eligible Retirement Plans (partial list):</p> <ul style="list-style-type: none"> • Defined Contribution Pension Plans <ul style="list-style-type: none"> – 401(k) plans – Profit-sharing plans – Keogh plans – Stock bonus plans • Employee Stock-Ownership Plans (ESOPs) • Individual Retirement Accounts (IRAs) • Simplified Employee Pensions (SEPs) • Tax-Sheltered Annuity Arrangements/403(b) Plans (non-STRS plans) • Certain Non-Qualified Deferred Compensation Arrangements (evaluated and issued on a case-by-case basis)

⁵ Riders available at an additional cost, except for ABI and BIR which are available at no additional cost.

⁶ RetireGuard is not a retirement or pension plan or a substitute for such a program. Benefits are paid directly to a trust, not into an employer-sponsored retirement plan. Trust services are provided by MassMutual Private Wealth & Trust, FSB.

Product comparison

	Riders ⁵ (Maximum issue age varies by rider)	Key Features
Business Overhead Expense (BOE-06 and SBOE-06 series)	Future Insurability Option Rider (FIO)	<ul style="list-style-type: none"> • Survivor benefit of two times the monthly benefit if the insured dies before age 65 and Total Disability benefits are being paid. • Accumulation benefit allows the insured to carry over unused benefits or unreimbursed expenses to the next month. • BOE policies can be exchanged for an individual disability income insurance policy if the insured is no longer a business owner.

Mandatory Rider for Radius Choice

Extended Partial Disability Benefits Rider (EPR)

The Extended Partial Disability Benefits Rider (EPR) (attached at an additional cost) provides a benefit for an insured who, as a result of a sickness or injury, continues to work but is unable to earn more than 85% of their pre-disability income. Additionally, for the first 6 months of partial disability, including the elimination period or thereafter, the insured is also partially disabled if due to sickness or injury they are working at their usual occupation and either: 1) can perform with reasonable continuity one or more, but not all, of the Substantial and Material Acts necessary to perform their Usual Occupation just prior to the start of the Disability; or 2) can perform with reasonable continuity all the Substantial and Material Acts necessary to perform their Usual Occupation, but for no more than 85% of the time they were collectively performed consistently just prior to the start of the Disability.

Endorsements⁷

Actively At Work Endorsement

The endorsement is available for people under age 61 who are contracted for shift work, earning a minimum of \$75,000 per year and are either: employed in a highly compensated profession (5A and 4A occupation classes), or health care professionals in any occupation class. Professionals who meet the criteria for the endorsement will be considered Actively at Work if they are working at least 20 hours per week. We will require the employment agreement which must include the number of agreed upon hours between the employer and the employee. The underwriter will request the employment agreement if it is not submitted with the application and will determine the applicant's eligibility for the Actively at Work Endorsement following review of the application and the employment agreement. If approved, the endorsement will be attached to the policy at time of issue. It cannot be added to in-force policies.

⁷ Endorsements not available on all products. Refer to the DI Reference Manual (DI1075) on FieldNet for additional information.

Optional Riders⁸

Automatic Benefit Increase (ABI)

Allows the automatic annual purchase of benefits without evidence of medical or financial insurability (the insured cannot be disabled). Increase amount is three percent.

Benefit Increase Rider (BIR)

Allows the purchase of additional monthly disability coverage once every three years as the insured's income increases so long as he/ she financially qualifies, is actively at work and is not disabled. To keep the rider in force, every three years the client must submit an application and accept eligible coverage increases, subject to the terms of the rider.

Catastrophic Disability Benefit Rider (CAT)

CAT Rider provides benefits that cover up to 100% of pre-disability earned income when combined with benefits under a Radius Choice policy. Benefits are paid if the insured suffers a Presumptive Disability. Presumptive Disability is defined as a complete loss of speech; or a complete loss of hearing in both ears; or a complete loss of sight in both eyes; or a complete loss of use of both hands, or both feet, or one hand and one foot.

Cost of Living Adjustment Rider (COLA)

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Increases are compounded at three percent with no cap.

Future Insurability Option Rider (FIO)

Allows the purchase of increases in monthly disability coverage as the insured's income increases, and as business expenses increase (BOE). The insured cannot be disabled.

Group Supplement Disability Benefits Rider (GSR)

Provides additional return-to-work benefits which enhance the benefits an insured receives from his/her group LTD plan during a partial disability.

Own Occupation Rider

Provides a disability benefit when the insured is totally disabled and is working in another occupation.

RetireGuard Rider (RGR)⁹

Helps replace an amount equal to both employee contributions and employer match contributions that would have been made to an eligible defined contribution plan if the employee had not become disabled (subject to current IRS limits). The RetireGuard definition of Total Disability is CA-specific. See Total Disability definition under RetireGuard Stand Alone.

⁸ Riders are available at an additional cost except the Automatic Benefit Increase Rider and the Benefit Increase Rider which are available at no additional cost. Not all riders are available on all products. Refer to the DI Reference Manual (DI1075) on FieldNet for additional information.

⁹ When insured with RetireGuard, during a period of total disability, MassMutual will pay benefits into an irrevocable trust. The trust offers different investment options so that the client can select the option that best meets his/her retirement goals. Trust assets may be tax-deferred depending on the investment option(s) selected. Trust services provided by MassMutual Private Wealth & Trust, FSB, a wholly-owned subsidiary of MassMutual.

Optional Riders⁸ (cont.)

Short Term Disability Benefits Rider (STR)

Provides disability benefits for a short period of time during the waiting period of employer-pay salary continuation plans, or LTD plans with 180-day or longer waiting periods.

Social Insurance Rider (SIR)

Provides a monthly income benefit during disability without duplicating disability benefits

provided by Social Security, state cash sickness or worker's compensation. Benefits are not paid for any month that the insured receives Social Security retirement income benefits.

Student Loan Rider (SLR)

Provides a monthly benefit for the purpose of repaying an insured's student loan debt while the insured is Totally Disabled.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

Disability insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

